REMARKS

This Reply is believed to be fully responsive to the Notice of Non-Compliant Amendment mailed on November 4, 2003. No fees are believed due for submission of this Reply. However, if this is not the case, and any fees are due for this submission, please charge any such fees to Deposit Account No. 13-2725.

Dated: November 20, 2003

Respectfully Submitted,

David D. Wier, Attorney Reg. No. 48,229

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